Name of the Bank	1999			2000			2001		
	No. of A/c	Balance O/s	% of DRI to total Advances	No. of A/c	Balance O/s	% of DRI to total Advances	No. of A/c	Balance O/s	% of DRI to total Advances
State Bank of Mysore	0.21	11.18	0.44	0.18	4.87	0.18	0.06	3.81	0.13
State Bank of Patiala	0.27	8.00	0.18	0.11	5.64	0.12	0.10	4.62	0.09
State Bank of Saurastra	0.01	0.86	0.03	—	0.11	0.00	0.01	0.65	0.02
State Bank of Travancore	0.45	4.35	0.18	0.41	2.91	0.13	0.73	4.28	0.17
Allahabad Bank	0.39	22.33	0.38	0.63	31.23	0.45	0.61	31.41	0.38
Andhra Bank	0.18	12.81	0.38	0.08	13.00	0.30	0.05	13.56	0.26
Bank of Baroda	0.35	52.09	0.40	0.30	44.51	0.33	0.21	36.18	0.23
Bank of India	0.25	60.80	0.47	1.70	51.45	0.36	0.12	42.86	0.26
Bank of Maharashtra	0.04	5.20	0.13	0.04	4.82	0.11	0.01	2.55	0.05
Canara Bank	0.84	34.20	0.25	0.90	27.70	0.18	0.38	25.82	0.15
Central Bank of India	0.56	16.90	0.16	0.41	18.70	0.15	0.16	7.15	0.05
Corporation Bank	0.02	1.10	0.04	0.02	2.35	0.05	0.01	2.52	0.04
Dena Bank	0.01	6.14	0.12	0.01	3.79	0.06	0.00	4.03	0.06
Indian Bank	0.24	12.31	0.22	1.79	10.11	0.17	0.08	5.48	0.08
Indian Overseas Bank	0.35	31.50	0.51	0.35	32.50	0.44	—	18.79	0.24
Oriental Bank of Comm.	0.70	12.50	0.22	0.05	9.17	0.11	0.05	6.82	0.07
Punjab National Bank	0.68	50.57	0.32	0.49	41.93	0.23	0.39	40.83	0.19
Punjab and Sind Bank	0.02	17.96	0.54	0.01	14.17	0.34	0.01	11.81	0.28
Syndicate Bank	0.06	12.00	0.22	0.05	15.00	0.20	0.04	9.00	0.10
Union Bank of India	0.16	14.73	0.16	0.15	12.46	0.13	0.11	11.20	0.08
United Bank of India	0.06	4.00	0.10	0.04	2.89	0.06	0.05	3.00	0.05
UCO Bank	0.28	8.14	0.16	0.20	5.00	0.09	0.16	9.00	0.13
Vijaya Bank	0.24	8.18	0.28	0.02	8.25	0.23	0.05	6.57	0.16
Total	10.98	507.97	0.23	10.67	432.82	0.18	5.83	362.50	0.12

World Bank Loan for Water Supply Schemes

571. SHRI SATISH PRADHAN: Will the Minister of FINANCE be pleased to state:

(a) the number of States which have been given loan approved by the World Bank for water supply schemes;

(b) whether it is a fact that World Bank has agreed to give Rs. 1600/- crores to Maharashtra for the schemes of water supply with the condition that 10 per cent of money would be collected from consumers; and

(c) if so, whether the Central Government are going to be a guarantor for the above scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE-PATIL): (a) So far 9 States namely, Maharashtra, Punjab, U.P., Rajasthan, Gujarat, Tamil Nadu, Kerala, Andhra Pradesh and Karnataka, have received loans/credits from the World Bank for water supply schemes.

(b) The 2nd Maharashtra Rural Water Supply and Sanitation Project has been framed on the basis of the sector reforms concept in which 10% community contribution towards capital cost of the scheme and 100% maintenance cost by the beneficiaries and community participation in identifying, planning, designing and implementing the scheme are envisaged. The estimated cost of the project is Rs. 1656.20 crores for 16 districts. The project is under appraisal of the World Bank and has not yet been sanctioned.

(c) Government of India being the principal borrower, and the responsibility for repayment remaining with it, there would be no need for giving a separate guarantee.

Low Inflation

572. SHRI P. PRABHAKAR REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news-item which appeared in the "Business Standard" dated the 15th January, 2002 captioned "Low inflation causing loss of output RBI Report";

(b) if so, whether Government share this perception of the Reserve Bank of India;

(c) if not, what is Government's assessment of the situation thereto; and

(d) the steps proposed to be taken by Government for boosting output and engineering growth?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE-PATIL): (a) to (d) The annual point to point inflation rate (based on Wholesale Price Index) remained close to 5 per cent level in the first six months of 2001-02 (April-September). It started declining only after September to reach a low level of 1.13 per cent in February 2002.

Low inflation rate may be a manifestation of moving towards a more liberalized trade regime. Subdued inflation rate of major trading partner